

Fill in this information to identify the case:

Debtor 1 Emilie V Padiernos
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTON
(State)
Case number 20-11939-TWD

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of CSMC 2021-RPL4 Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account:

8507

Date of payment change:

Must be at least 21 days after date of this notice

12/1/2022

New total payment:

Principal, interest, and escrow, if any \$1,357.55

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No.

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current Interest rate: _____%

New Interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No.

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Fixed Rate Interest Only Note

Current mortgage payment: \$ 1,089.93

New mortgage payment: \$ 1,357.55

Debtor 1 Emilie V Padiernos
First Name Middle Name Last Name

Case number (if known) 20-11939-TWD

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Lance E. Olsen
Attorney For Creditor

Date 10/25/2022

Print: Lance E. Olsen, Esq.
First Name Middle Name Last Name

Title Attorney for Creditor

Company McCarthy & Holthus, LLP

Address 108 1st Avenue South, Ste. 300
Number Street
Seattle, WA 98104
City State ZIP Code

Contact phone 206-596-4856

Email bknotice@mccarthyholthus.com

September 8, 2022

 EMILIE V PADIERNOS
ESTATE OF MARIA P LUMBERA
11300 1ST AVE NE 118
SEATTLE, WA 98125

Account Number: 
Property Address: 11300 1ST AVE NE 118
SEATTLE, WA 98125

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

According to the account's "Fixed Rate Interest Only Note," the final interest only payment is due on 11/01/2022 in the amount of \$815.12. Beginning with the payment due 12/01/2022, the principal and interest payment will increase to \$1,082.74. This principal and interest payment will remain in effect until the maturity date, 11/01/2057, or until the account is paid in full.

The new total monthly payment including applicable taxes and insurance will be \$1,357.55 due on 12/01/2022. This payment amount will be included on the monthly mortgage statements.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

CERTIFICATE OF SERVICE

On 10/25/2022, I served the foregoing **NOTICE OF MORTGAGE PAYMENT CHANGE** on the following individuals by electronic means through the Court's ECF program

TRUSTEE

Jason Wilson-Aguilar
courtmail@seattlech13.com

DEBTOR'S COUNSEL

Erin Lane
ErinL@washingtonstateattorneys.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brenda Blanco-Ortiz

Brenda Blanco-Ortiz

On 10/25/2022, I served the foregoing **NOTICE OF MORTGAGE PAYMENT CHANGE** on the following individuals by depositing true copies thereof in the United States mail at San Diego, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Emilie V Padiernos, 11300 1st Ave NE #118, Seattle, WA 98125

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 10/25/2022

/s/ Hue Banh

Hue Banh